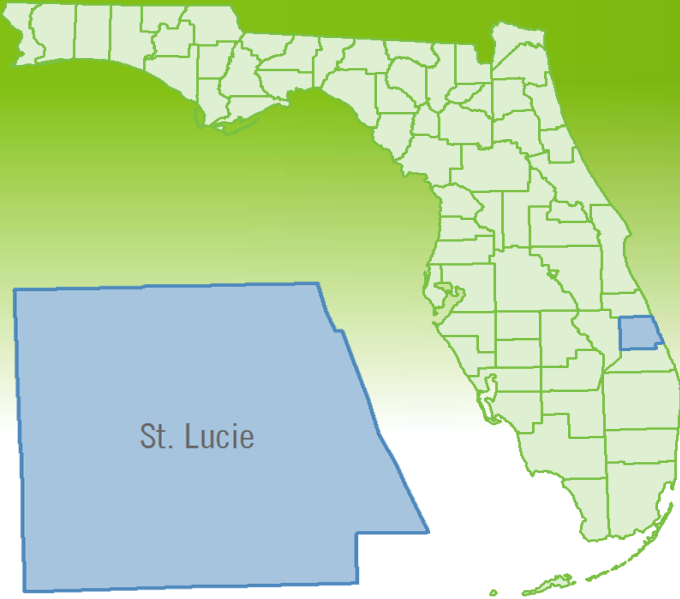


# Monthly Market Detail - December 2025

## Single-Family Homes

### St. Lucie County



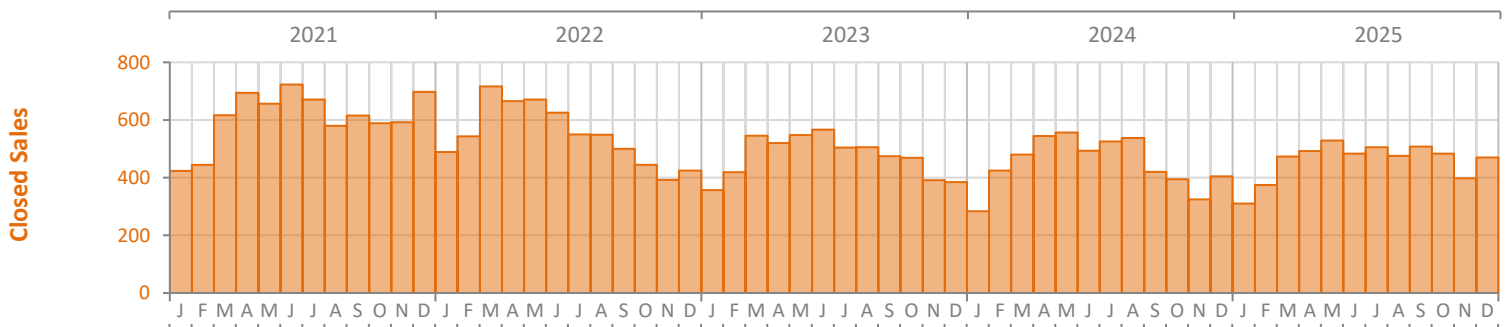
Summary Statistics	December 2025	December 2024	Percent Change Year-over-Year
Closed Sales	470	404	16.3%
Paid in Cash	132	117	12.8%
Median Sale Price	\$395,000	\$389,900	1.3%
Average Sale Price	\$453,860	\$429,200	5.7%
Dollar Volume	\$213.3 Million	\$173.4 Million	23.0%
Median Percent of Original List Price Received	95.3%	95.9%	-0.6%
Median Time to Contract	59 Days	54 Days	9.3%
Median Time to Sale	97 Days	95 Days	2.1%
New Pending Sales	363	348	4.3%
New Listings	494	548	-9.9%
Pending Inventory	509	500	1.8%
Inventory (Active Listings)	2,284	2,293	-0.4%
Months Supply of Inventory	5.0	5.1	-2.0%

## Closed Sales

The number of sales transactions which closed during the month

**Economists' note:** Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

Month	Closed Sales	Percent Change Year-over-Year
Year-to-Date	5,500	2.1%
<b>December 2025</b>	<b>470</b>	<b>16.3%</b>
November 2025	398	22.5%
October 2025	483	22.3%
September 2025	508	21.0%
August 2025	475	-11.7%
July 2025	505	-3.8%
June 2025	483	-2.0%
May 2025	529	-5.0%
April 2025	492	-9.6%
March 2025	473	-1.5%
February 2025	374	-12.0%
January 2025	310	9.5%
December 2024	404	5.2%

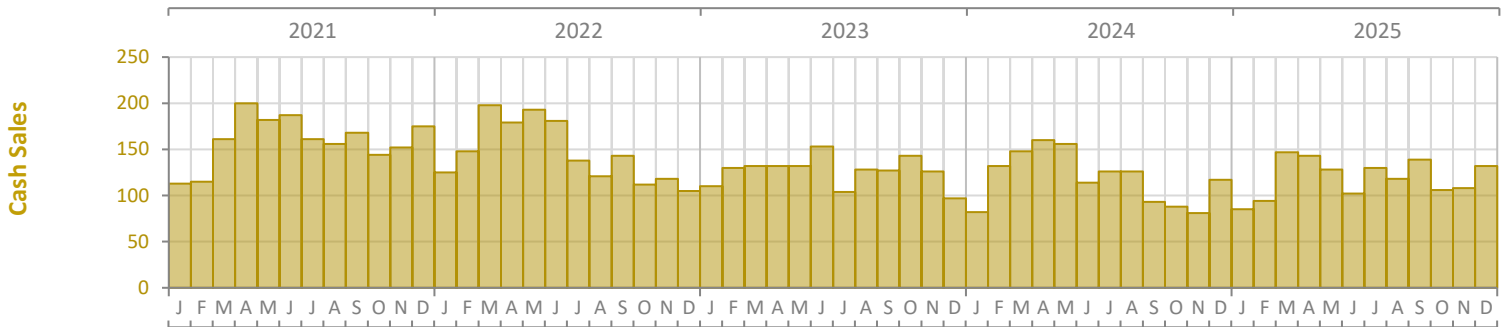


## Cash Sales

The number of Closed Sales during the month in which buyers exclusively paid in cash

**Economists' note:** Cash Sales can be a useful indicator of the extent to which investors are participating in the market. Why? Investors are far more likely to have the funds to purchase a home available up front, whereas the typical homebuyer requires a mortgage or some other form of financing. There are, of course, many possible exceptions, so this statistic should be interpreted with care.

Month	Cash Sales	Percent Change Year-over-Year
Year-to-Date	1,432	0.6%
<b>December 2025</b>	<b>132</b>	<b>12.8%</b>
November 2025	108	33.3%
October 2025	106	20.5%
September 2025	139	49.5%
August 2025	118	-6.3%
July 2025	130	3.2%
June 2025	102	-10.5%
May 2025	128	-17.9%
April 2025	143	-10.6%
March 2025	147	-0.7%
February 2025	94	-28.8%
January 2025	85	3.7%
December 2024	117	20.6%

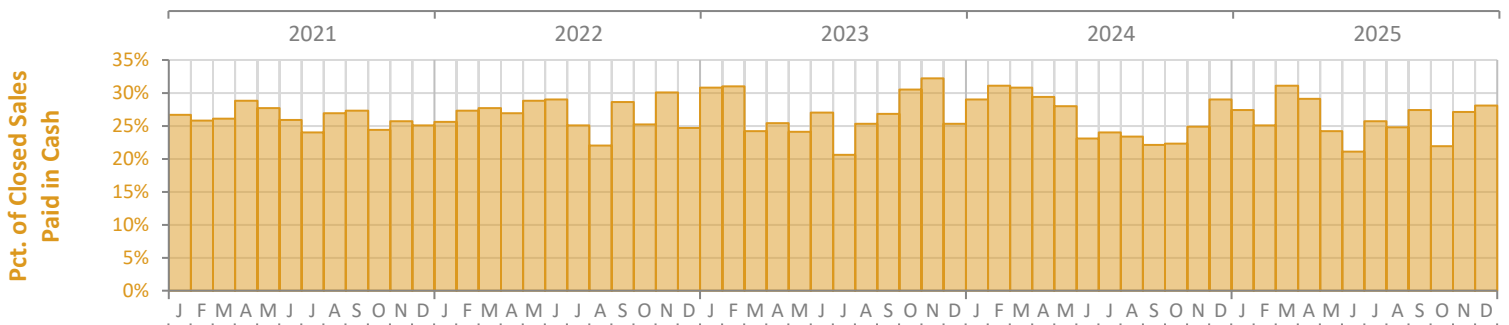


## Cash Sales as a Percentage of Closed Sales

The percentage of Closed Sales during the month which were Cash Sales

**Economists' note:** This statistic is simply another way of viewing Cash Sales. The remaining percentages of Closed Sales (i.e. those not paid fully in cash) each month involved some sort of financing, such as mortgages, owner/seller financing, assumed loans, etc.

Month	Percent of Closed Sales Paid in Cash	Percent Change Year-over-Year
Year-to-Date	26.0%	-1.5%
<b>December 2025</b>	<b>28.1%</b>	<b>-3.1%</b>
November 2025	27.1%	8.8%
October 2025	21.9%	-1.8%
September 2025	27.4%	24.0%
August 2025	24.8%	6.0%
July 2025	25.7%	7.1%
June 2025	21.1%	-8.7%
May 2025	24.2%	-13.6%
April 2025	29.1%	-1.0%
March 2025	31.1%	1.0%
February 2025	25.1%	-19.3%
January 2025	27.4%	-5.5%
December 2024	29.0%	14.6%



# Monthly Market Detail - December 2025

## Single-Family Homes

### St. Lucie County

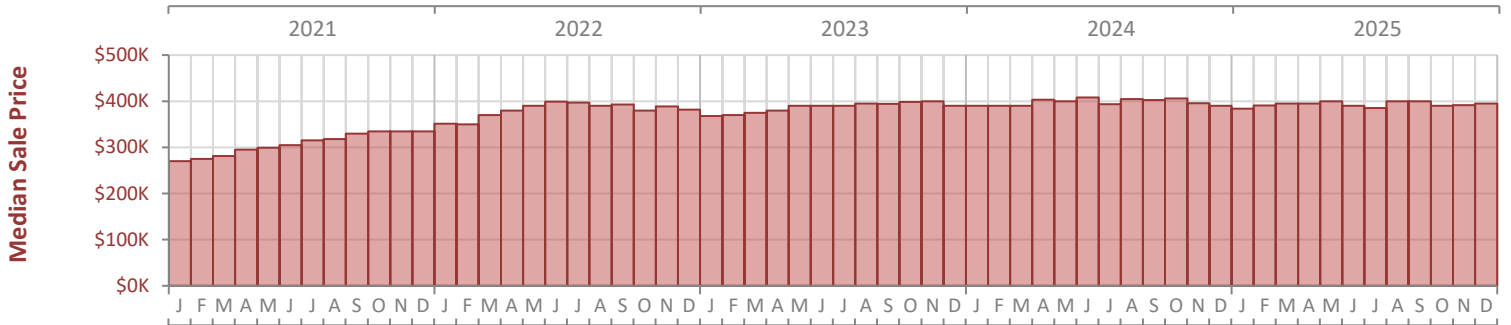


## Median Sale Price

The median sale price reported for the month (i.e. 50% of sales were above and 50% of sales were below)

**Economists' note:** Median Sale Price is our preferred summary statistic for price activity because, unlike Average Sale Price, Median Sale Price is not sensitive to high sale prices for small numbers of homes that may not be characteristic of the market area. Keep in mind that median price trends over time are not always solely caused by changes in the general value of local real estate. Median sale price only reflects the values of the homes that *sold* each month, and the mix of the types of homes that sell can change over time.

Month	Median Sale Price	Percent Change Year-over-Year
Year-to-Date	\$395,000	-1.3%
<b>December 2025</b>	<b>\$395,000</b>	<b>1.3%</b>
November 2025	\$391,750	-0.9%
October 2025	\$390,000	-3.9%
September 2025	\$400,000	-0.6%
August 2025	\$400,000	-1.2%
July 2025	\$385,000	-2.3%
June 2025	\$390,000	-4.5%
May 2025	\$400,000	0.0%
April 2025	\$395,000	-2.1%
March 2025	\$395,000	1.3%
February 2025	\$390,500	0.1%
January 2025	\$383,900	-1.6%
December 2024	\$389,900	0.0%

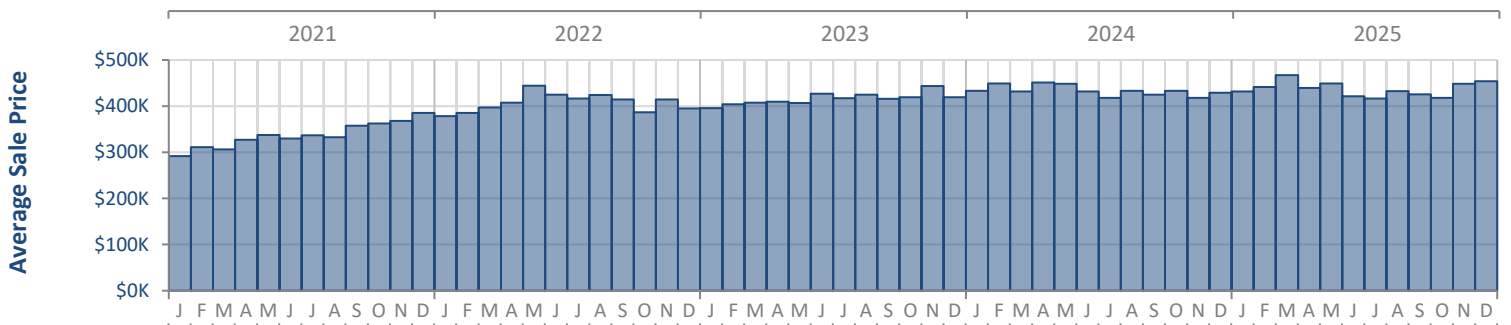


## Average Sale Price

The average sale price reported for the month (i.e. total sales in dollars divided by the number of sales)

**Economists' note:** Usually, we prefer Median Sale Price over Average Sale Price as a summary statistic for home prices. However, Average Sale Price does have its uses—particularly when it is analyzed alongside the Median Sale Price. For one, the relative difference between the two statistics can provide some insight into the market for higher-end homes in an area.

Month	Average Sale Price	Percent Change Year-over-Year
Year-to-Date	\$436,863	0.6%
<b>December 2025</b>	<b>\$453,860</b>	<b>5.7%</b>
November 2025	\$448,335	7.3%
October 2025	\$417,869	-3.5%
September 2025	\$425,737	0.2%
August 2025	\$432,357	-0.2%
July 2025	\$416,332	-0.4%
June 2025	\$421,654	-2.4%
May 2025	\$448,970	0.1%
April 2025	\$439,203	-2.7%
March 2025	\$467,364	8.2%
February 2025	\$441,346	-1.7%
January 2025	\$431,923	-0.2%
December 2024	\$429,200	2.4%



# Monthly Market Detail - December 2025

## Single-Family Homes

### St. Lucie County

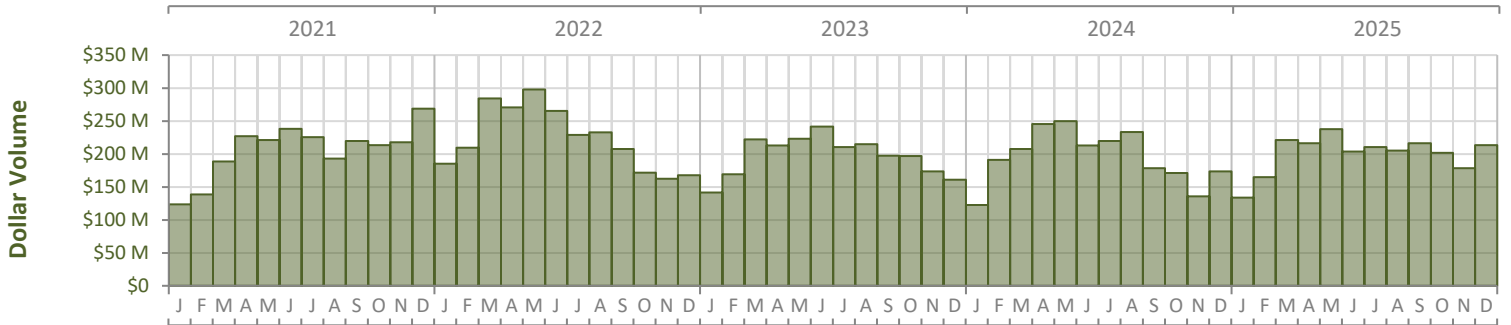


## Dollar Volume

The sum of the sale prices for all sales which closed during the month

**Economists' note:** Dollar Volume is simply the sum of all sale prices in a given time period, and can quickly be calculated by multiplying Closed Sales by Average Sale Price. It is a strong indicator of the health of the real estate industry in a market, and is of particular interest to real estate professionals, investors, analysts, and government agencies. Potential home sellers and home buyers, on the other hand, will likely be better served by paying attention to trends in the two components of Dollar Volume (i.e. sales and prices) individually.

Month	Dollar Volume	Percent Change Year-over-Year
Year-to-Date	\$2.4 Billion	2.7%
<b>December 2025</b>	<b>\$213.3 Million</b>	<b>23.0%</b>
November 2025	\$178.4 Million	31.4%
October 2025	\$201.8 Million	18.0%
September 2025	\$216.3 Million	21.2%
August 2025	\$205.4 Million	-11.9%
July 2025	\$210.2 Million	-4.2%
June 2025	\$203.7 Million	-4.4%
May 2025	\$237.5 Million	-4.9%
April 2025	\$216.1 Million	-12.0%
March 2025	\$221.1 Million	6.6%
February 2025	\$165.1 Million	-13.5%
January 2025	\$133.9 Million	9.3%
December 2024	\$173.4 Million	7.7%

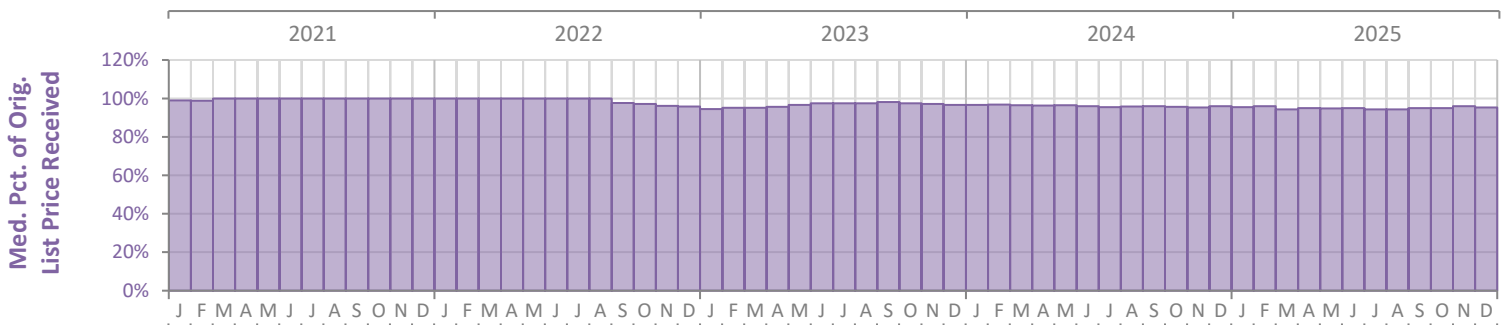


## Median Percent of Original List Price Received

The median of the sale price (as a percentage of the original list price) across all properties selling during the month

**Economists' note:** The Median Percent of Original List Price Received is useful as an indicator of market recovery, since it typically rises as buyers realize that the market may be moving away from them and they need to match the selling price (or better it) in order to get a contract on the house. This is usually the last measure to indicate a market has shifted from down to up, so it is what we would call a *lagging* indicator.

Month	Med. Pct. of Orig. List Price Received	Percent Change Year-over-Year
Year-to-Date	95.1%	-1.1%
<b>December 2025</b>	<b>95.3%</b>	<b>-0.6%</b>
November 2025	96.0%	0.7%
October 2025	95.0%	-0.6%
September 2025	95.0%	-1.0%
August 2025	94.3%	-1.6%
July 2025	94.3%	-1.3%
June 2025	94.9%	-1.0%
May 2025	94.8%	-1.8%
April 2025	95.0%	-1.3%
March 2025	94.3%	-2.3%
February 2025	95.9%	-0.9%
January 2025	95.5%	-1.1%
December 2024	95.9%	-0.8%

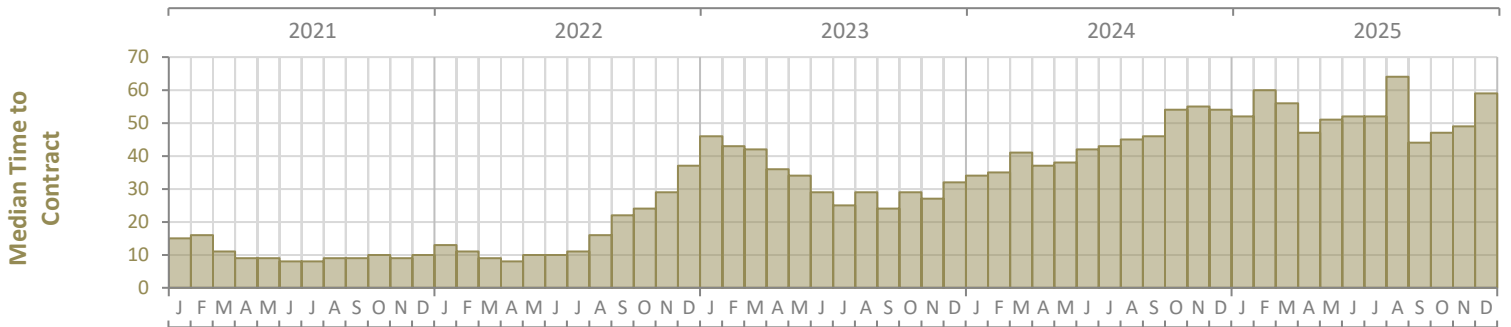


## Median Time to Contract

The median number of days between the listing date and contract date for all Closed Sales during the month

**Economists' note:** Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the month. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

Month	Median Time to Contract	Percent Change Year-over-Year
Year-to-Date	59 Days	22.9%
<b>December 2025</b>	<b>59 Days</b>	<b>9.3%</b>
November 2025	49 Days	-10.9%
October 2025	47 Days	-13.0%
September 2025	44 Days	-4.3%
August 2025	64 Days	42.2%
July 2025	52 Days	20.9%
June 2025	52 Days	23.8%
May 2025	51 Days	34.2%
April 2025	47 Days	27.0%
March 2025	56 Days	36.6%
February 2025	60 Days	71.4%
January 2025	52 Days	52.9%
December 2024	54 Days	68.8%

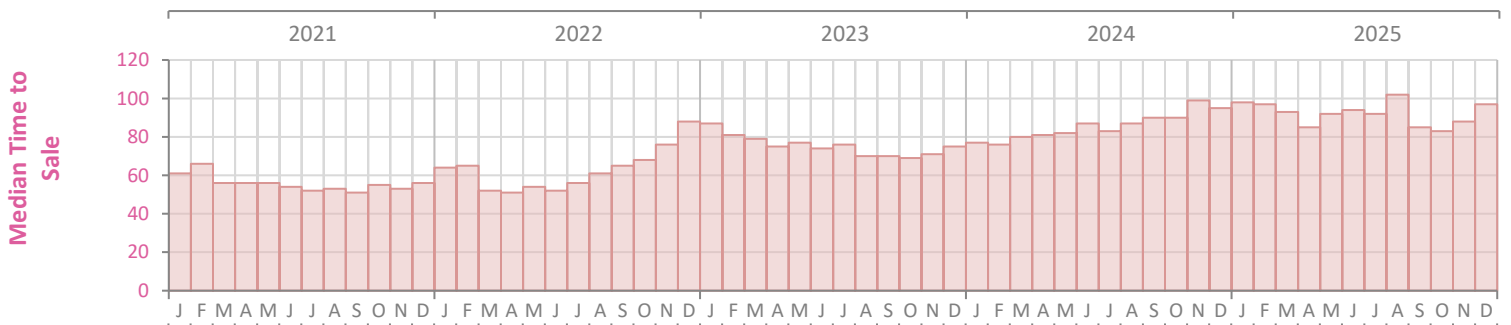


## Median Time to Sale

The median number of days between the listing date and closing date for all Closed Sales during the month

**Economists' note:** Time to Sale is a measure of the length of the home selling process, calculated as the number of days between the initial listing of a property and the closing of the sale. *Median Time to Sale* is the amount of time the "middle" property selling this month was on the market. That is, 50% of homes selling this month took *less* time to sell, and 50% of homes took *more* time to sell. Median Time to Sale gives a more accurate picture than Average Time to Sale, which can be skewed upward by small numbers of properties taking an abnormally long time to sell.

Month	Median Time to Sale	Percent Change Year-over-Year
Year-to-Date	100 Days	8.7%
<b>December 2025</b>	<b>97 Days</b>	<b>2.1%</b>
November 2025	88 Days	-11.1%
October 2025	83 Days	-7.8%
September 2025	85 Days	-5.6%
August 2025	102 Days	17.2%
July 2025	92 Days	10.8%
June 2025	94 Days	8.0%
May 2025	92 Days	12.2%
April 2025	85 Days	4.9%
March 2025	93 Days	16.3%
February 2025	97 Days	27.6%
January 2025	98 Days	27.3%
December 2024	95 Days	26.7%

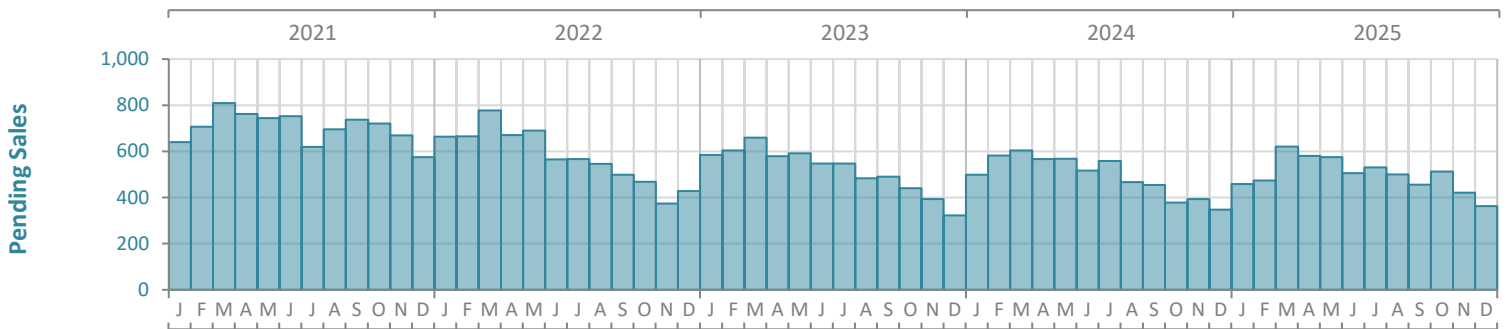


## New Pending Sales

The number of listed properties that went under contract during the month

**Economists' note:** Because of the typical length of time it takes for a sale to close, economists consider Pending Sales to be a decent indicator of potential future Closed Sales. It is important to bear in mind, however, that not all Pending Sales will be closed successfully. So, the effectiveness of Pending Sales as a future indicator of Closed Sales is susceptible to changes in market conditions such as the availability of financing for homebuyers and the inventory of distressed properties for sale.

Month	New Pending Sales	Percent Change Year-over-Year
Year-to-Date	5,997	1.0%
<b>December 2025</b>	<b>363</b>	<b>4.3%</b>
November 2025	421	7.1%
October 2025	512	35.4%
September 2025	455	0.2%
August 2025	500	7.1%
July 2025	531	-5.0%
June 2025	505	-2.3%
May 2025	575	1.2%
April 2025	581	2.7%
March 2025	621	2.8%
February 2025	474	-18.6%
January 2025	459	-8.0%
December 2024	348	8.1%

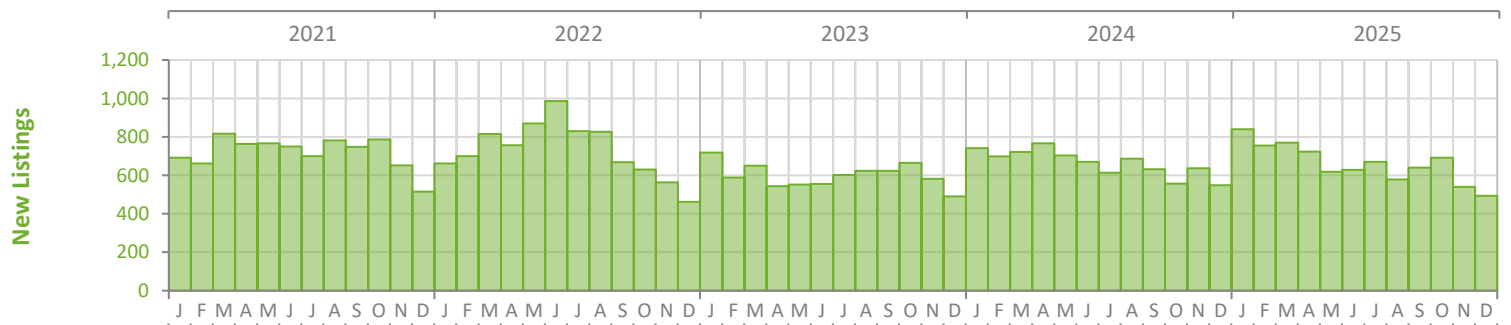


## New Listings

The number of properties put onto the market during the month

**Economists' note:** New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

Month	New Listings	Percent Change Year-over-Year
Year-to-Date	7,951	-0.3%
<b>December 2025</b>	<b>494</b>	<b>-9.9%</b>
November 2025	541	-15.1%
October 2025	692	24.2%
September 2025	640	1.4%
August 2025	579	-15.6%
July 2025	670	9.3%
June 2025	629	-6.1%
May 2025	619	-11.9%
April 2025	723	-5.7%
March 2025	770	6.6%
February 2025	755	8.2%
January 2025	839	13.2%
December 2024	548	11.6%

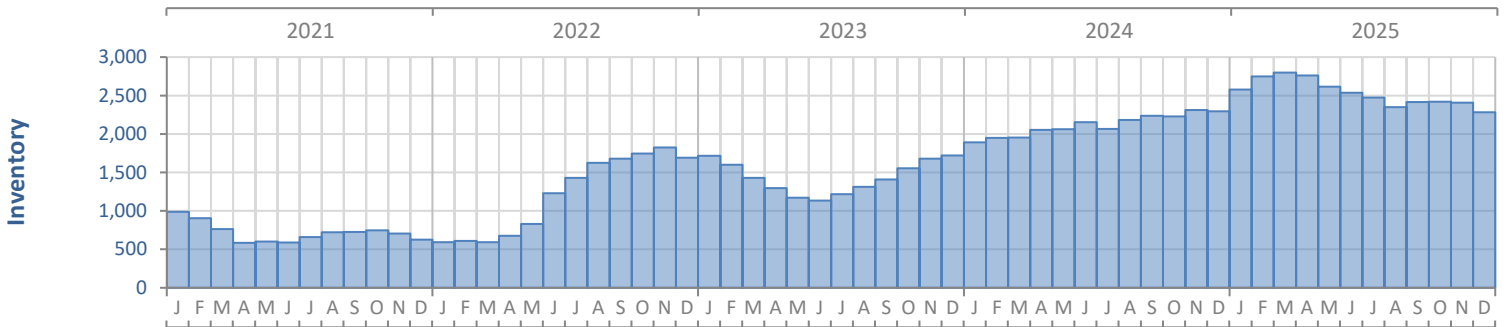


## Inventory (Active Listings)

The number of property listings active at the end of the month

**Economists' note:** There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the month, and hold this number to compare with the same month the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

Month	Inventory	Percent Change Year-over-Year
YTD (Monthly Avg)	2,533	19.7%
<b>December 2025</b>	<b>2,284</b>	<b>-0.4%</b>
November 2025	2,406	4.1%
October 2025	2,421	8.7%
September 2025	2,415	8.1%
August 2025	2,351	7.6%
July 2025	2,475	19.7%
June 2025	2,536	17.8%
May 2025	2,615	26.8%
April 2025	2,763	34.6%
March 2025	2,797	43.1%
February 2025	2,747	40.9%
January 2025	2,580	36.3%
December 2024	2,293	33.4%

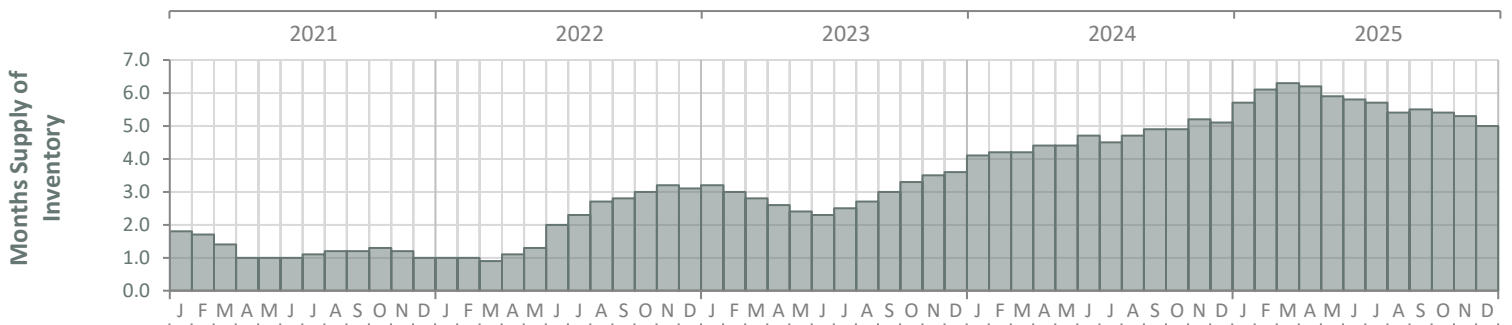


## Months Supply of Inventory

An estimate of the number of months it will take to deplete the current Inventory given recent sales rates

**Economists' note:** MSI is a useful indicator of market conditions. The benchmark for a balanced market (favoring neither buyer nor seller) is 5.5 months of inventory. Anything higher is traditionally a buyers' market, and anything lower is a sellers' market. There is no single accepted way of calculating MSI. A common method is to divide current Inventory by the most recent month's Closed Sales count, but this count is a usually poor predictor of future Closed Sales due to seasonal cycles. To eliminate seasonal effects, we use the 12-month average of monthly Closed Sales instead.

Month	Months Supply	Percent Change Year-over-Year
YTD (Monthly Avg)	5.7	23.9%
<b>December 2025</b>	<b>5.0</b>	<b>-2.0%</b>
November 2025	5.3	1.9%
October 2025	5.4	10.2%
September 2025	5.5	12.2%
August 2025	5.4	14.9%
July 2025	5.7	26.7%
June 2025	5.8	23.4%
May 2025	5.9	34.1%
April 2025	6.2	40.9%
March 2025	6.3	50.0%
February 2025	6.1	45.2%
January 2025	5.7	39.0%
December 2024	5.1	41.7%

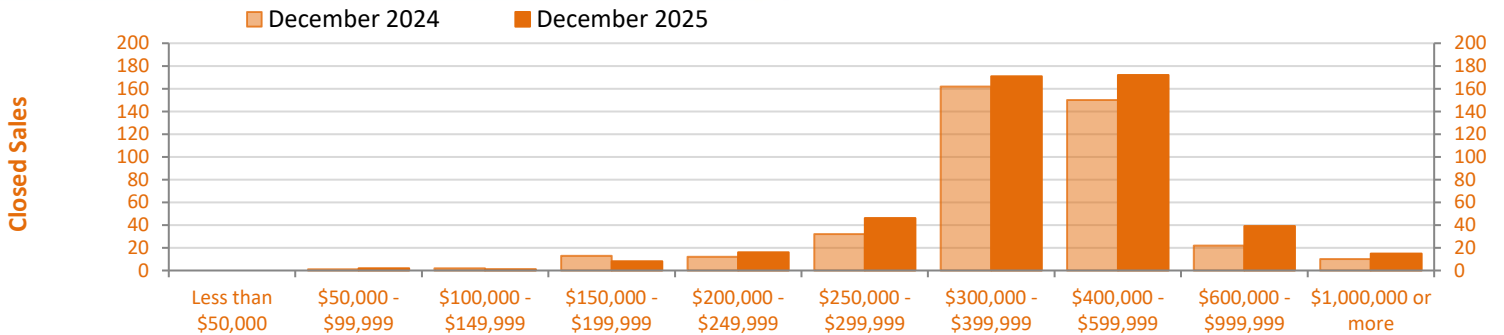


## Closed Sales by Sale Price

The number of sales transactions which closed during the month

**Economists' note:** Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

Sale Price	Closed Sales	Percent Change Year-over-Year
Less than \$50,000	0	N/A
\$50,000 - \$99,999	2	100.0%
\$100,000 - \$149,999	1	-50.0%
\$150,000 - \$199,999	8	-38.5%
\$200,000 - \$249,999	16	33.3%
\$250,000 - \$299,999	46	43.8%
\$300,000 - \$399,999	171	5.6%
\$400,000 - \$599,999	172	14.7%
\$600,000 - \$999,999	39	77.3%
\$1,000,000 or more	15	50.0%

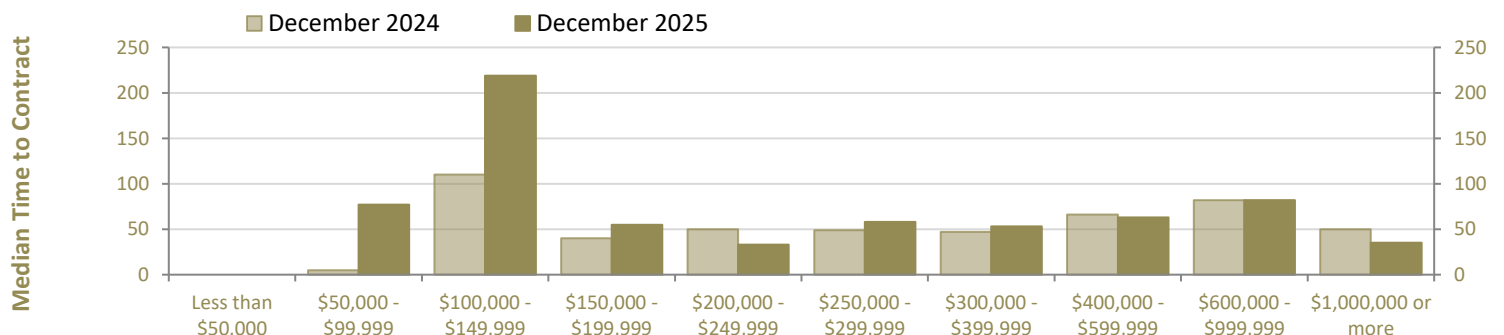


## Median Time to Contract by Sale Price

The median number of days between the listing date and contract date for all Closed Sales during the month

**Economists' note:** Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the month. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than \$50,000	(No Sales)	N/A
\$50,000 - \$99,999	77 Days	1440.0%
\$100,000 - \$149,999	219 Days	99.1%
\$150,000 - \$199,999	55 Days	37.5%
\$200,000 - \$249,999	33 Days	-34.0%
\$250,000 - \$299,999	58 Days	18.4%
\$300,000 - \$399,999	53 Days	12.8%
\$400,000 - \$599,999	63 Days	-4.5%
\$600,000 - \$999,999	82 Days	0.0%
\$1,000,000 or more	35 Days	-30.0%

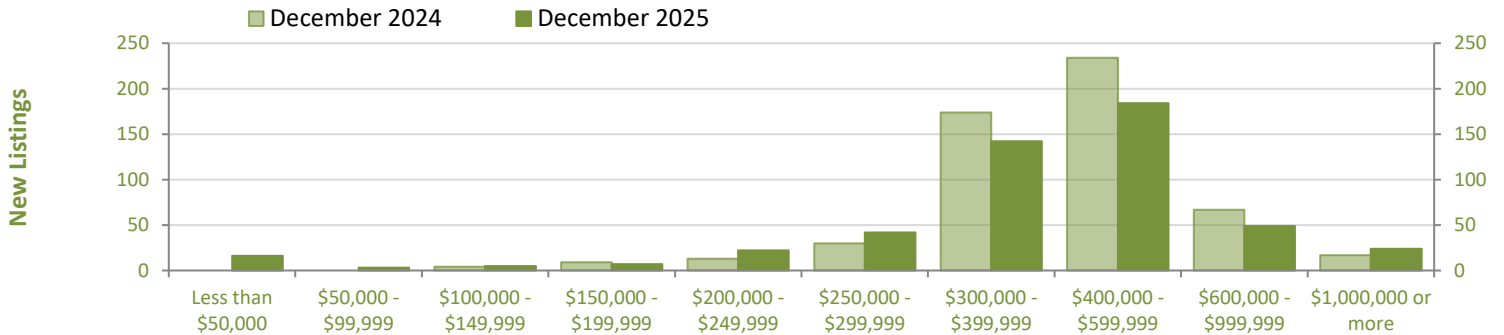


## New Listings by Initial Listing Price

The number of properties put onto the market during the month

**Economists' note:** New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than \$50,000	16	N/A
\$50,000 - \$99,999	3	N/A
\$100,000 - \$149,999	5	25.0%
\$150,000 - \$199,999	7	-22.2%
\$200,000 - \$249,999	22	69.2%
\$250,000 - \$299,999	42	40.0%
\$300,000 - \$399,999	142	-18.4%
\$400,000 - \$599,999	184	-21.4%
\$600,000 - \$999,999	49	-26.9%
\$1,000,000 or more	24	41.2%

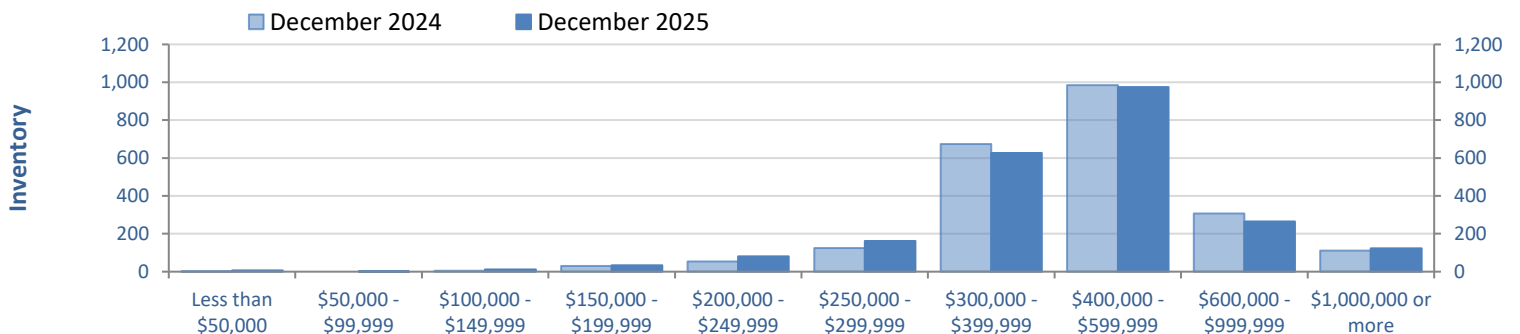


## Inventory by Current Listing Price

The number of property listings active at the end of the month

**Economists' note:** There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the month, and hold this number to compare with the same month the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

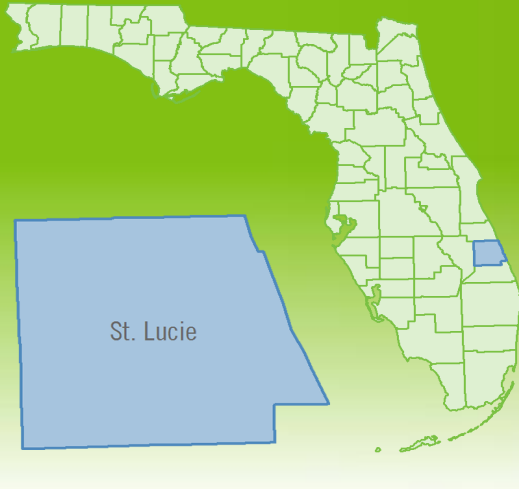
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than \$50,000	6	500.0%
\$50,000 - \$99,999	1	N/A
\$100,000 - \$149,999	12	140.0%
\$150,000 - \$199,999	34	13.3%
\$200,000 - \$249,999	80	48.1%
\$250,000 - \$299,999	162	29.6%
\$300,000 - \$399,999	626	-7.1%
\$400,000 - \$599,999	975	-1.0%
\$600,000 - \$999,999	265	-14.0%
\$1,000,000 or more	123	10.8%



# Monthly Distressed Market - December 2025

## Single-Family Homes

### St. Lucie County



		December 2025	December 2024	Percent Change Year-over-Year
Traditional	Closed Sales	464	402	15.4%
	Median Sale Price	\$395,000	\$389,900	1.3%
Foreclosure/REO	Closed Sales	4	0	N/A
	Median Sale Price	\$231,950	(No Sales)	N/A
Short Sale	Closed Sales	2	2	0.0%
	Median Sale Price	\$400,000	\$423,000	-5.4%

